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**FROM** : Oleg F. Kaplun, Esq. of Fay Kaplun & Marcin, LLP

**DATE** : April 26, 2006

**SUBJECT** : U.S. Patent Appln. Serial No. 09/588,037

*for System for Consumer Transaction*

PAGE 1/1 \* RCVD AT 4/26/2006 12:39:55 PM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-3/21 \* DNIS:2738300 \* CSID:212 619 0276 \* DURATION (mm:ss):01-00

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